

4/26/13 Supplemental Declaration of Bryan Reyhani

EXHIBIT 37



GRIST MILL CAPITAL LLC

June 19, 2009

Ms. Cynthia Valenti Smith
Washington Trust Company
20 Point Judith Road
Narragansett, RI 02882

RE: Acquisition of 392 B Cards Pond Road by Moonstone Partners, LLC

Dear Cyndi:

You have asked for a better description of the companies that I control and their relationship to the Moonstone Partners, LLC acquisition of 392 B Cards Pond Road (Moonstone).

Moonstone Partners, LLC will be owned by Grist Mill Partners, LLC (99%) and Caroline Financial Group, Inc (1%). Caroline is our daughter's name, and Caroline Financial Group (Caroline) is the Managing Member and Tax Matters Partner of all of the LLC's discussed in this memorandum.

Grist Mill Partners purchased the World Headquarters Building of Ensign-Bickford Corporation one of Connecticut's largest and America's oldest companies. It is a 60,000 sq. ft. building on 11 acres in the Powder Forest area of Simsbury. Grist Mill Partners also purchased another office building from Ensign-Bickford known as 1 & 3 Mill Pond Road also in the Powder Forest business park in Simsbury. Both of these purchases were financed by TD Banknorth.

Grist Mill Partners will also be the 99% owner of Moonstone Partners, LLC and Caroline will be the 1% owner, Managing Member, and Tax Matters Partner.

The \$400,000 down payment has been contributed to Moonstone Partners, LLC by Grist Mill Capital, LLC which is a Holding Company that invests money for various projects as directed by Mr. Carpenter. Grist Mill Capital has a high seven figures balance with no debt.

Grist Mill Capital is controlled indirectly by Mr. Carpenter through Caroline and Carpenter Financial Group and is involved in the lending of money for the purchase of large life insurance policies on the lives of high net worth individuals for estate planning purposes. These policies, which are held by Trusts created by Mr. Carpenter, allow well-to-do people to pass large amounts of money to the next generation income, estate and gift-tax free. Because the money and the insurance policies are held in one of our Trusts, it is also secure from the hands of creditors.

GRIST MILL PLAZA, 100 GRIST MILL ROAD, SIMSBURY, CT 06070
TEL: 860-408-7000 FAX: 860-408-7015

NovaDOL 03031



GRIST MILL CAPITAL LLC

Ms. Cynthia Valenti Smith
Washington Trust Company
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I have enclosed a brochure of one of our Trusts, the American Charitable Endowment Trust, along with just one of the several bank accounts for the Charter Oak Trust. Through our various trusts, we control over \$2 Billion in life insurance policies.

I have also enclosed the specific bank accounts for Grist Mill Partners that you have referenced so that you know where the down payment is coming from for the purchase of Moonstone.

Grist Mill Partners finances the debt on a \$3,000,000 loan, but receives over \$50,000 a month in rent. Similarly, 1 & 3 Mill Pond finances a \$1,000,000 mortgage, but receives over \$20,000 a month in rent. Obviously both LLC's are well capitalized and well financed.

Please let me know what else that you would need to get the mortgage loan approved.

All the best,

A handwritten signature in cursive script that reads "Daniel E. Carpenter".

Daniel E. Carpenter

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